Electronic Acknowledgement Receipt					
EFS ID:	7298227				
Application Number:	10815190				
International Application Number:					
Confirmation Number:	7517				
Title of Invention:	REDUCING RISK IN A PAYMENT-BASED TRANSACTION BASED UPON AT LEAST ONE USER-SUPPLIED RISK PARAMETER INCLUDING A CLEAN PAYMENT LIMIT				
First Named Inventor/Applicant Name:	Kathleen Tyson-Quah				
Customer Number:	25096				
Filer:	Steven D. Lawrenz/Tracy Meeker				
Filer Authorized By:	Steven D. Lawrenz				
Attorney Docket Number:	320529195US5				
Receipt Date:	26-MAR-2010				
Filing Date:	31-MAR-2004				
Time Stamp:	17:52:48				
Application Type:	Utility under 35 USC 111(a)				
Payment information:					

Submitted with Payment	yes
Payment Type	Electronic Funds Transfer
Payment was successfully received in RAM	\$1810
RAM confirmation Number	5646
Deposit Account	
Authorized User	

File Listing:

Document	Document Description	File Name	File Size(Bytes)/	Multi	Pages
Number			Message Digest	Part /.zip	(if appl.)

1	1	2010_3_26_Issue_fee.PDF	146865	yes	3			
			7201fa403fcf2e9d53f760cdf65a4d1afd885 08f					
Multipart Description/PDF files in .zip description								
	Document Description		Start	End				
	Issue Fee Payment (PTO-85B)		1	1				
	Post Allowance Communication - Incoming		2	3				
Warnings:								
Information:								
2	2 Fee Worksheet (PTO-875)	fee-info.pdf	32340	no	2			
		e3f2de85c0f24a31c34590538fcfdcad2cff79 5a	1					
Warnings:		•			•			
Information:								
	Total Files Size (in bytes): 179205							

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.